

Old Age, Disability, Death

Special system for public employees only.

Exchange rate: U.S.\$1.00 equals 16.60 kwacha.

Sickness and Maternity

Some medical services available free to population in government health centers and hospitals.

Work Injury

First law: 1944.

Current law: 1990.

Type of program: Employer liability/compulsory insurance with private carrier.

Coverage

Employed persons. Exclusions: Casual workers, family labor, and members of armed forces.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Percentage of earnings based on schedule. Minimum: 26 times minimum monthly wage.

Payable after 3-day waiting period until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings, if totally disabled; minimum, 54 times minimum monthly wage.

Partial disability: Lump sum proportionate to degree of disability, according to schedule in law.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, less any disability benefit paid to deceased, payable to dependents; minimum, 42 times minimum monthly wage. Reduced amounts paid if survivors only partially dependent on deceased.

Funeral grant (if no surviving dependent): Cost of burial paid by employer.

Administrative Organization

Ministry of Labor, enforcement of law.

Employers may insure liability with private insurance companies.